



A Division of the Credit Bureau of Council Bluffs, Inc.

225 S. Main Street

Council Bluffs, IA. 51502

Phone 712-328-1581 or 800-782-9094 Fax 712-322-9175 or 800-795-0785

REQUEST FOR RE-SCORE

Date Ordered _____

**There is no guarantee the FICO score will be positively influenced.
The score could increase, decrease, or stay the same.**

Your Company Name: _____

Request Completed By: _____

Phone: _____ Fax: _____
* * * * *

Report ID# _____

Applicant _____ SS# _____

Co-Applicant _____ SS# _____

Address: _____

City: _____ State: _____ Zip: _____

Please indicate the trade line(s) and Bureau(s) to be updated:

1. _____ Acct# _____

Phone: _____ JNT _____ IND _____ - TU _____ EXP _____ EQ _____

Reason for update : _____

2. _____ Acct# _____

Phone: _____ JNT _____ IND _____ - TU _____ EXP _____ EQ _____

Reason for update : _____

3. _____ Acct# _____

Phone: _____ JNT _____ IND _____ - TU _____ EXP _____ EQ _____

Reason for update: _____

GUIDELINES FOR ORDERING A RESCORE

The consumer needs to contact the creditor regarding their dispute and obtain documentation of how the account or public record should be reported.

If the dispute is a public record – documentation should come directly from the courthouse with the official seal.

The consumer's bankruptcy schedule can be used if the account and account number are reflected in the list of creditors.

The client needs to complete the "Request for Rescore" form providing the following information for each trade line.

Trade Line Creditor Name
Complete Account Number
Phone Number to Tradeline
Which Bureau(s) to Update
Reason for the Update

Fax the "Request for Rescore" form and the documentation along with the consumer's authorization to Factual Data Midwest at:

1-712-322-9175 OR 1-800-795-0785

Factual Data Midwest will re-verify the documentation and then forward the verification to the requested bureau(s), Trans Union, Experian, Equifax.

The bureau(s) process the update(s) manually at the repository level. This generally takes 72 hours.

When the rescore is completed – Factual Data Midwest will notify the client stating the total charges.

The client can then re-access the file.

Thank you